

Telemedicine Frequently Asked Questions (FAQs) For Highmark Delaware Members

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For more information, visit the SBO website at de.gov/statewidebenefits.

Overview and Eligibility

(1) Why is telemedicine being offered?

House Bill 69 was passed by the legislature on May 14, 2015 and signed into law by the Governor on July 7, 2015, which calls for services already covered by a health plan to be paid for if using telemedicine. Billing for telemedicine services can begin January 1, 2016.

(2) When is the telemedicine service benefit available?

Telemedicine is available under the State of Delaware's non-Medicare Health Plans effective January 1, 2016.

(3) Who is eligible to use the telemedicine service benefit?

Telemedicine is available to all members who are covered under a State of Delaware non-Medicare Health Plan.

(4) What telemedicine service benefits are covered under the State of Delaware non-Medicare (Highmark Delaware) health plans?

Highmark Delaware's Virtual Acute Care Vendors

Americanwell (Amwell) and Doctor on Demand are the telemedicine providers for acute care and both are available 24/7/365. Both providers offer similar services, so members

have the option of choosing one or the other. Members can be connected to doctors virtually (online) for acute care for minor illnesses and injuries when:

- Their primary care doctors' offices are closed;
- They're unable to get an appointment with their primary care doctors immediately; and/or
- They're away from home.

With Amwell, members can select a doctor from available physicians licensed in the state where the member is located. The majority of telemedicine visits through Amwell are done via video as this is the preferred method of delivery by the Amwell doctors; however, phone visits are available should a member not have video capability. With Doctor on Demand, the vendor assigns a doctor to the member; First available physician licensed in the state where the member is located.

Highmark Delaware's Virtual Behavioral Health Vendors

Virtual Behavioral Health is available via Amwell only for reliable and convenient therapy visits, which are scheduled video appointments, with trained and certified mental health providers. Local behavioral health providers may also be able to offer their services virtually; however, it's up to providers to choose to practice in this manner. Virtual Behavioral Health is here to help when your schedule makes seeing a mental health provider difficult, if providers aren't close by or if you are hesitant to seek care in person. **Important:** Please remember to use the professional counseling services available through the HMS (Health Advocate) EAP + Work/Life Program where there is no cost for the first five visits, to help address behavioral health issues, prior to using Virtual Behavioral Health through your health care plan. Learn more about the EAP + Work/Life Program on SBO's website.

Virtual Primary Care Provider Visit or Virtual Specialist Visit

Your doctor may elect to practice medicine via telemedicine. You must have an established relationship with the primary care provider or specialist. With Virtual Primary Care Provider Visits or Virtual Specialist Visits, you would be able to see your primary care provider or specialist for diagnosis and care by visiting with doctors via videoconferencing technology.

(5) Who are the doctors offered through Highmark Delaware's telemedicine vendors?

The doctors are U.S. board certified, licensed in the state you are located in at the time of the consultation and incorporate telemedicine into their day-to-day practice as way to provide people with convenient access to quality medical care. For example, if you contact a telemedicine vendor while in Delaware, you will be connected with a physician who is licensed in Delaware. Another example is, if you are in California and contact a telemedicine vendor, you will be connected with a physician who is licensed in California.

(6) What about member confidentiality when using telemedicine service benefits?

Telemedicine service benefits are subject to HIPAA confidentiality requirements as any other medical service.

(7) Is telemedicine a more affordable, convenient alternative to urgent care and emergency room visits?

Yes, telemedicine is an affordable, convenient alternative to urgent care and emergency room visits.

Member Out-of-Pocket Costs

(8) What are the member out-of-pocket costs for telemedicine service visits?

Highmark Delaware's Virtual Acute Care Vendors

Amwell and Doctor on Demand acute care visits are billed as "primary care visits." View your specific health plan's Summary of Benefits and Coverage (SBC) on SBO's website to learn about your out-of-pocket costs for "primary care visits."

Highmark Delaware's Virtual Behavioral Health Vendors

Amwell and Doctor on Demand behavioral health visits are billed at the same level as office visits and apply the same member cost share. View your specific health plan's Summary of Benefits and Coverage (SBC) on SBO's website to learn about your out-of-pocket costs for "mental/behavioral health outpatient services."

Virtual Primary Care Provider Visit or Virtual Specialist Visit

You must have an established relationship with the primary care provider or specialist. See Question #4 for more details. Virtual Primary Care Provider Visits are billed as "primary care visits." View your specific health plan's Summary of Benefits and Coverage (SBC) on SBO's website to learn about your out-of-pocket costs for "primary care visits." Virtual Specialist Visits are billed as "specialist visits." View your specific health plan's Summary of Benefits and Coverage (SBC) on SBO's website to learn about your out-of-pocket costs for "specialist visits."

(9) Is the acute care telemedicine fee the same price, regardless of the time or duration of the visit?

Yes, the member out-of-pocket costs for an acute care telemedicine visit will be the same regardless of the time or duration.

(10) How can members pay for out-of-pocket telemedicine costs?

Members can pay with their Flexible Spending Account (FSA) card, credit card or debit card. See Question #8 for details on member out-of-pocket expenses for telemedicine visits. The telemedicine vendors check eligibility and benefits via a real-time eligibility transaction.

(11) If the telemedicine doctor recommends that I see my primary care physician or a specialist, do I still have to pay the telemedicine service visit fee?

Yes. Just like any doctor's appointment, you must pay for the consulting doctor's time. Applicable co-pays/co-insurances do apply.

Amwell and Doctor on Demand

When To Use And Not To Use Them

(12) Do Amwell and Doctor on Demand replace my primary care doctor?

No, Highmark Delaware's telemedicine service providers, Amwell and Doctor on Demand, do not replace your primary care doctor. Members should use telemedicine for acute care for minor illnesses and injuries when:

- Their primary care doctors' offices are closed;
- They're unable to get an appointment with their primary care doctors immediately; and/or
- They're away from home.

Telemedicine is an affordable, convenient alternative to urgent care and emergency room visits.

(13) What acute conditions can Amwell and Doctor on Demand help with?

Highmark Delaware's telemedicine service providers, Amwell and Doctor on Demand, can help members with minor health problems like these:

- Bronchitis
- Coughs
- Sinus infections
- Sore throats
- Vomiting
- Diarrhea
- Fevers
- Pinkeye
- Flu
- Colds
- Headaches

(14) When should members NOT use Amwell and Doctor on Demand?

The use of Amwell and Doctor on Demand is not appropriate for emergencies, especially serious or life-threatening conditions such as:

- Seizures

- Chest pain or heart attack symptoms
- Stroke symptoms
- Difficulty breathing
- Dizziness or loss of consciousness
- Sudden bleeding
- Choking or gagging
- Severe vomiting or diarrhea
- Head injuries
- Possible broken bones
- Severe headache
- Severe pain
- Cancer
- Chronic medical conditions such as diabetes
- Suicidal or homicidal feelings

Not sure whether to go to the emergency room, urgent care center, make a doctor's appointment or treat your condition at home? You have access to Blues On Call at 1-888-BLUE-428 (1-888-258-3428), anytime day or night (24/7), to speak with a licensed health care professional for free. The Blues On Call licensed health care professionals are specially trained to answer your health questions and support you in making informed health decisions.

(15) Can I provide information about my Amwell or Doctor on Demand visit to my doctor?

At the end of each telemedicine service visit, the Amwell or Doctor on Demand doctor is able to email a record of your visit to your primary care doctor, provided you are able to supply your doctor's email address. If not, any time after the visit, you can log-in to your account that you created with the telemedicine service provider and forward a copy of your record to your doctor.

Filling Out Medical Forms Or Doctors' Excuses

(16) Can medical forms or doctors' excuses be filled out at an Amwell or Doctor on Demand visit?

Amwell:

Clinicians are able to provide simple forms like sick slips or back to work/school documents via email as clinically appropriate. They are not able to provide more substantial documents like FMLA forms, Disability forms or handicap/DMV documents as these documents require in in-person evaluation.

Doctor on Demand:

"Doctor Excuses / Sick Slips" can be provided via email as clinically appropriate.

Accessing Telemedicine Vendors (Including IT Requirements)

(17) How are Highmark Delaware's telemedicine vendor visits conducted?

Amwell:

The majority of visits are done via video as this is the preferred method of delivery by the Amwell doctors; however, phone visits are available should a member not have video capability. The member should contact Amwell customer service at 1-855-818-DOCS (3627) to request a phone visit if video capability is not available.

Doctor on Demand:

Visits are only performed via video. There is an option to change to audio only, but the consult must be initiated by video.

(18) Where do members go to access Highmark Delaware's telemedicine vendors?

Amwell (Note: For Acute Care - Member selects doctor from available physicians licensed in the state where the member is located):

- Website: www.amwell.com
 - Mobile app: visit SBO's website
 - Customer Service: 1-855-818-DOCS (3627) *(The member should contact Amwell to request a phone visit if video capability is not available; video is the preferred method of delivery by the Amwell doctors.)*
1. Create an account via website or mobile app.
 2. Look through doctor profiles and select a doctor.
 3. Tell what you would like to discuss, share any historical conditions and allergies, enter your health insurance information and begin your visit.
 4. After your visit, you can view the doctor's notes and diagnosis. If you are prescribed medication, it will automatically be sent to your pharmacy.

Doctor on Demand (Note: For Acute Care - Vendor assigns doctor to the member; First available physician licensed in the state where the member is located):

- Website: www.doctorondemand.com
 - Mobile app: visit SBO's website
 - Customer Service: 1-800-997-6196 *(Visits are only performed via video. There is an option to change to audio only, but the consult must be initiated by video.)*
1. Create an account via website or mobile app.
 2. Tell what you would like to discuss, share any historical conditions and allergies, enter your health insurance information and begin your visit.

3. After your visit, you can view the doctor's notes and diagnosis. If you are prescribed medication, it will automatically be sent to your pharmacy.

(19) How quickly can I talk to the doctors offered through Highmark Delaware's telemedicine vendors?

Amwell and Doctor on Demand:

Average wait time is two minutes for acute care. Behavioral health visits are scheduled ahead of time.

(20) What devices and/or operating systems do the Highmark Delaware telemedicine vendors support for virtual (online video) visits?

Amwell:

- Currently supports Android and iOS enabled devices. This includes tablets and smartphones.
- For Android, you must have Android 4.0.3 or newer to install the app.
- For iOS, you must have iOS 6 or 7 installed. Additionally, your iPhone must be a model 4S or newer.
- PC
- Chrome is the recommended internet browser; Other browsers can be used but viewing capabilities may be diminished

Doctor on Demand:

- Android
- Apple
- Amazon
- Kindle
- PC
- Mac
- Chrome is the recommended internet browser; Other browsers can be used but viewing capabilities may be diminished

(21) In which states are services available through the Highmark Delaware telemedicine vendors?

Amwell:

- Operates in 48 states & DC.
- Prescriptions not provided in Colorado, Indiana and New Jersey (consult only).
- Currently services are not provided in Alabama and Alaska.

Doctor on Demand:

- Operates in 46 states & DC.
- Currently services are not provided in Alabama, Alaska, Arkansas and Louisiana.

(22) Are services available internationally through the Highmark Delaware telemedicine vendors?

Amwell:

- Services are not available internationally.

Doctor on Demand:

- International consults are for advice only. All Doctor on Demand doctors are U.S. based and do not prescribe internationally.

(23) A member is already registered with Amwell and/or Doctor on Demand, how do they change their profile to add their insurance carrier?

Amwell:

- Log in via website or mobile app.
- Go to “My Account.”
- Go to “My Profile.”
- Select “Edit” under the Health Insured Information field.
- Select the correct carrier.

Doctor on Demand:

- Member would go to their account via website or mobile app, click “Add Referral Source,” and then input their health insurance information.

Receiving Prescribed Medications

(24) Can doctors prescribe medication via telemedicine?

Visits are not always eligible for a prescription, as some restrictions may apply. If medically appropriate, all prescribing is at the discretion of the physician according to his/her ability to evaluate the condition and clinical standards of care. A consult is *not* a guarantee of prescription.

When treating patients, telemedicine physicians cannot prescribe:

- Controlled substances (i.e., narcotics, anxiety medications, ADHD medications)
- Muscle relaxants
- Any additional state-specific controlled medications (such as additional pain medications or pseudoephedrine)

(25) How do I pay for a prescription called in by an Amwell or Doctor on Demand provider?

When you go to your pharmacy of choice to pick-up the prescription, you may use your prescription insurance card to help pay for the medication. You will be responsible for the co-pay based on the type of medication and your plan benefits. For information on the State of Delaware prescription benefits and member out-of-pocket costs, visit SBO’s website.